

The New Jersey Division of Pensions and Benefits — Office of Client Services
TELEPHONE SERVICES OF THE DIVISION OF PENSIONS AND BENEFITS
Including the
BENEFIT INFORMATION LIBRARY (BIL) and FAX ON DEMAND CATALOG

For computerized information about your INDIVIDUAL ACCOUNT 24 hours a day, 7 days a week, call (609) 777-1777.

You will need your Social Security number and a touch tone phone to hear personalized information about loans, withdrawals, retirement, purchase of service, and your account with the retirement system or the State Health Benefits Program. It's easy!

To hear information on the various topics in our BENEFIT INFORMATION LIBRARY (BIL) 24 hours a day, 7 days a week, call (609) 777-1931.

The *Benefit Information Library* (BIL) provides recorded messages on topics of interest to employees, retirees, and employers. At the end of many of the messages you can order a fact sheet or form related to the topic. The BIL catalog of selections is attached for your convenience.

To have fact sheets or forms AUTOMATICALLY FAXED to you 24 hours a day, 7 days a week, call (609) 777-1931.

Our *Fax on Demand* service sends fact sheets and forms directly to your fax machine. *Fax on Demand* can be accessed directly when first calling the *Benefit Information Library* (BIL) and after many of the recorded messages heard in BIL. The *Fax on Demand* catalog with fax selection numbers and instructions on how to use the service is attached for your convenience.

To speak with a COUNSELOR regarding PENSIONS or the STATE HEALTH BENEFITS PROGRAM, call (609) 292-7524.

Counselors are available weekdays between 8:30 AM and 4:00 PM (except State holidays). If you are hearing impaired, call the TDD at (609) 292-7718.

To speak with a REPRESENTATIVE regarding the DEFERRED COMPENSATION PLAN, call (609) 292-3605, or for SACT, (609) 633-2031.

Counselors are available weekdays between 8:15 AM and 4:30 PM (except State holidays). We can answer your questions about the State Employees Deferred Compensation Plan or Supplemental Annuity Collective Trust (SACT) accounts.

If you are an EMPLOYER in need of FORMS or PUBLICATIONS for your employees, call (609) 777-4357.

Available 24 hours a day, 7 days a week, you can order forms, facts sheets, and other materials produced and distributed by the Division of Pensions and Benefits.

If you are a RETIRED MEMBER and need to change your MAILING ADDRESS, call (609) 292-6683 or (609) 292-MOVE.

Call weekdays between 8:30 AM and 4:00 PM (except State holidays) to speak with a representative who can take your change-of-address information over the telephone.

BENEFIT INFORMATION LIBRARY (BIL) CATALOG

Call (609) 777-1931 — 24 hours a day, 7 days a week

How to use the BENEFIT INFORMATION LIBRARY

1. Dial (609) 777-1931 from a touch tone telephone.
2. You will hear a short introduction. When asked, enter the 3-digit number of the selection you wish to hear.
3. When the selection is finished, you will have the opportunity to listen to it again, order additional material about the particular subject by mail or fax delivery, or return to the beginning to make another selection.

GENERAL INFORMATION

Office

- 400** Hours of Operation
- 401** Our Address
- 402** Directions from South Jersey via Rt. 206 North*
- 403** Directions from Northeast NJ via Route 1*
- 404** Directions from the Jersey Shore*
- 405** Directions from Northwest NJ*
- 406** Holiday Closings
- 407** Annual Benefit Statements
- 408** Directions from Northeast NJ via Turnpike*
- 409** Directions from South Jersey via Turnpike*
- 415** Directions from South Jersey via I-295 North*

Seminar Schedules

- 410** Employee Seminars – Pension *headStart*
- 411** Employee Seminars – Mid-Career
- 412** Employee Seminars – Pre-Retirement
- 413** Employer Seminars – Quarterly Report
- 414** Employer Seminars – Retirement Process

MEMBER INFORMATION

Enrollments

- 230** Acceptable Proof of Age
- 231** Transferring Membership

Purchase

- 220** Purchasing Service Credit*
- 221** Estimating Cost – PERS/TPAF*
- 222** Estimating Cost – PFRS*
- 223** Purchasing Temporary Service*
- 224** Purchasing Leave of Absence*
- 225** Purchasing Former Membership*
- 226** Purchasing Military Service*

- 227** Purchasing Out-of-State Service*
- 228** Purchasing US Government Civilian Service*
- 229** Processing Time-Frames

Loans

- 216** Loan Eligibility*
- 217** Account Posting Time-Frames

Tax Deferred Plans

- 263** NJ Employees Deferred Compensation Plan*
- 264** Tax\$ave Program*

Termination of Employment

- 260** Withdrawal from the Retirement System*
- 261** Taxability of Pension Distribution*
- 262** Benefits at Termination of Employment*

Retirement Information

- 200** Preparing for Retirement*
- 201** Arrears or Shortages at Retirement
- 202** Retirement Options – PERS/TPAF*
- 203** Retirement Date and Option Changes – PERS/TPAF*
- 204** Veteran Status/Establishing Veteran Status*
- 207** Estimate of Retirement Benefits*
- 208** Enrolling in the State Health Benefits Program (SHBP) When You Retire*
- 210** Vesting/Deferred Retirement - PERS/TPAF*
- 211** Types of Retirement – PERS*
- 212** Types of Retirement – TPAF*
- 213** Types of Retirement and Estimate – PFRS*
- 214** Disability Retirement – PERS/TPAF*
- 215** Disability Retirement – PFRS*

Your Retirement Check

- 102** Retirement Check Mailing Dates
- 103** Understanding Your Retirement Check Stub

**Form or Fact Sheet may be ordered.*

BENEFIT INFORMATION LIBRARY (BIL) CATALOG

- 104** Direct Deposit of Retirement Payments*
- 105** Change of Address
- 106** Lost, Stolen, or Uncashed Retirement Checks
- 100** Cost-of-Living Adjustment*
- 101** Employment after Retirement – PERS*
- 107** Employment after Retirement – TPAF*
- 108** Employment after Retirement – PFRS*

Taxes

- 120** Federal Tax Liability*
- 121** NJ State Tax Liability*
- 122** Changing Your Income Tax Deduction (W-4P)*
- 123** Year End Statement (1099-R)*

Life Insurance

- 245** Converting of Life Insurance Coverage*
- 246** Waiver of Noncontributory Life Insurance*

Death Benefits

- 240** Reporting a Death*
- 241** Active Death Benefits – PERS*
- 242** Active Death Benefits – TPAF*
- 243** Active Death Benefits – PFRS*
- 244** Active Changing a Beneficiary*
- 261** Taxability of Pension Distribution*
- 111** Retired Death Benefits – PERS*
- 112** Retired Death Benefits – TPAF*
- 113** Retired Death Benefits – PFRS*
- 114** Retired Changing Your Beneficiary – PERS/TPAF*
- 115** Retired Changing Your Beneficiary – PFRS*

State Health Benefits Program

- 250** Plans Available to Active Employees*
- 251** Enrollment
- 252** Changing Your Coverage for Active Employees
- 254** Continuation of Coverage Under COBRA*
- 255** Reinstating Health Benefits After a Leave of Absence
- 256** State Employee Group Dental Program*
- 257** Employee Prescription Drug Plan*
- 258** Health Benefits Options Upon Termination of Employment*
- 130** Plans Available to Retirees*
- 131** Changing Your Plan or Adding Dependents When Retired*

- 132** Claims (Carrier Telephone Numbers)
- 133** Terminating Coverage for Retirees*
- 134** Medicare and the State Health Benefits Program*
- 135** Prescription Claims – NJ PLUS and the Traditional Plan*

EMPLOYER INFORMATION

Enrollment

- 320** Transfers
- 321** Leave of Absence
- 322** Certification of Payroll Deductions
- 323** Workers' Compensation with/without Pay
- 324** Employment after Retirement – PERS*
- 325** Late Enrollment Penalties
- 326** Employment after Retirement – TPAF*
- 327** Employment after Retirement – PFRS*

Purchase

- 310** Certification of Payroll Deductions

Loans and Withdrawals

- 350** Recertifying Loans Deductions
- 351** Certifying a Withdrawal Application

Retirement Information

- 301** Completing/Correcting Certification of Service and Final Salary
- 302** Reporting a Retroactive Salary Increase After Retirement

Death Benefits

- 330** Certifying an Active Death
- 331** Reporting a Death

State Health Benefit Program

- 340** Employer Participation in the SHBP
- 341** New Employee Enrollment in the SHBP
- 342** Open Enrollment Periods
- 343** Changing Coverage
- 344** Terminating Coverage
- 345** COBRA*
- 346** Health Benefits When Returning from a Leave of Absence
- 347** Employer Charges/Premiums and Billings

**Form or Fact Sheet may be ordered.*

Call (609) 777-1931 — 24 hours a day, 7 days a week

How to use the FAX ON DEMAND service

1. Dial (609) 777-1931 from a touch tone telephone.
2. Select the option to go directly to Fax on Demand.
3. When prompted, enter the four digit fax selection number along with the area code and number of your fax machine. You will be able to choose up to three fax selections per call.

<i>Selection Number</i>	<i>Topic</i>	<i>Selection Number</i>	<i>Topic</i>
<u>General Information</u>		<u>Termination of Employment</u>	
8000	Benefit Information Library (BIL) Catalog	8258	Health Benefits Options When Terminating Employment
8402	Map and Directions to the Division of Pensions and Benefits	8260	Withdrawal Application and Instructions
<u>Purchase</u>		8261	Taxability of Pension Distribution
8220	Purchasing Service Credit – PERS/TPAF/PFRS	8262	Benefits at Termination of Employment Through Resignation, Dismissal, or Layoff – PERS/TPAF
8221	Estimating the Cost of Purchasing Service Credit – PERS/TPAF	<u>Retirement Information</u>	
8222	Estimating the Cost of Purchasing Service Credit – PFRS	8200	Your Retirement Checklist – PERS/TPAF/PFRS
9005	Purchase Application and Instructions – PERS/TPAF/PFRS	8202	Pension Options – PERS/TPAF
<u>Loans</u>		8203	Retirement Application – PERS/TPAF
9000	Loan Application and Information Sheet – PERS/TPAF/PFRS/SPRS	8204	Veteran Status – PERS/TPAF
<u>Tax Deferred Plans</u>		8207	Retirement Estimate (Form and Calculation Information) – PERS/TPAF
8263	The New Jersey State Employees Deferred Compensation Plan	9001	Retirement Estimate (Form Only) – PERS/TPAF
8264	Tax\$ave	8208	Enrolling in the State Health Benefits Program When You Retire
8265	Divorce and Your Deferred Compensation Account	8209	Retirement Estimate (Form and Fact Sheet) – PFRS
8266	Supplemental Annuity Collective Trust of New Jersey (SACT)	9002	Retirement Estimate (Form Only) – PFRS
8267	Additional Contributions Tax-Sheltered (ACTS) Program	8210	Deferred Retirement – PERS/TPAF/PFRS
8268	The Taxability and Mandatory Withholding of Income Tax From Your Deferred Compensation Distribution	8211	Facts About Applying for Retirement – PERS/TPAF
8269	New Jersey State Employees Deferred Compensation Plan Distribution Options	8213	Applying for Retirement – PFRS
		8214	Disability Retirement Benefits – PERS/TPAF
		8215	Disability Retirement Benefits – PFRS
		8245	Conversion of Group Life Insurance – PERS/TPAF/PFRS

FAX ON DEMAND CATALOG

***Selection
Number******Topic******Your Retirement Check***

- 8102** Electronic Fund Transfer (EFT) or Direct Deposit Form for Pension or Deferred Compensation Plan Payments
- 8100** Cost-of-Living Adjustment – All Funds
- 8101** Employment After Retirement – PERS
- 8107** Employment After Retirement – TPAF
- 8108** Employment After Retirement – PFRS
- 8109** Employment After Retirement – SPRS

Taxes

- 8120** Taxation of Retirement Benefits – PERS/TPAF/PFRS
- 8122** Federal and New Jersey State Tax Withholding Forms (W-4P and NJ W-4P)

Life Insurance

- 8245** Conversion of Group Life Insurance – All Funds
- 8246** Waiver of Noncontributory Group Life Insurance Over \$50,000

Death Benefits

- 8110** Reporting a Death – PERS/TPAF/PFRS
- 8114** Change of Beneficiary Form
- 8261** Taxability of Pension Distribution

Miscellaneous

- 8416** Family Status Changes – Employees
- 8417** Family Status Changes – Retirees
- 9006** Affidavit of Name Change
- 8418** Voluntary Furlough Program

***Selection
Number******Topic******State Health Benefits Program***

- 8130** State Health Benefits Program Medical Plan Comparison Chart
- 8134** The State Health Benefits Program and Medicare Parts A & B for Retirees
- 8136** State Health Benefits Program Retired Coverage Under Chapter 330 – PFRS & LEO
- 8254** Continuation of New Jersey State Health Benefits Program Insurance Under COBRA
- 8256** State Employee Group Dental Program
- 8258** Health Benefits Options When Terminating Employment
- 8259** Continuing SHBP Coverage for Overage Children with Disabilities

Employer Information

- 8300** Back Pay Settlements and Retirement Credit
- 8301** Creditable Compensation – PFRS
- 8303** Retirement Incentive Programs
- 8323** Workers' Compensation
- 8328** Enrollment Eligibility and Age Limits – PFRS
- 8329** Charter Schools
- 8332** Employer's Guide to Hiring Retired Government Employees
- 8345** Employer Responsibilities Under COBRA

The Benefit Information Library and Fax On Demand are services of the

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